



Corrected figures

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Income and wealth statistics for households

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Change in median income after tax for all households

2019 - 2020

-0.5%

Income after tax for households by type of household, Median¹

	After tax median income	Percentage change ²	
	2020	2019 - 2020	2015 - 2020
All households	544 600	-0.5	-1.2
Singles under 45 years	328 100	1.7	4.4
Singles 45-64 years	355 600	-0.1	0.5
Singles 65 years and older	287 400	0.0	0.9
Couples without children, oldest person under 45 years	677 300	1.3	4.5
Couples without children, oldest person 45-64 years	840 900	0.8	3.2
Couples without children, oldest person 65 years and older	615 400	-0.2	0.5
Couples with children 0-6 years	841 300	1.0	1.9
Couples with children 7-17 years	972 600	0.4	1.8
Couples with children, oldest child 18 years and older	1 085 900	0.1	2.1
Single mother/father with children 0- 17 years	444 700	0.2	-0.3
Single mother/father with children 18 years and older	597 500	0.1	2.0
¹ Students not included ² In constant prices Corrected 2 September 2022.			



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[Explanation of symbols](#)

Source

[StatBank source table 04751](#)

Selected tables and figures from this statistics

Table 1	Registered incomes for households by type of household. Average in NOK.	✓
Table 2	Measures of income dispersion. Household equivalent income (EU-scale) between persons	✓
Table 3	Property account for households	✓
Table 4	Percentage share of total estimated net wealth, average net wealth and lowest value in decile for households, by deciles	✓
Table 5	Registered incomes for residents. Number of persons with amount. Amount in NOK million.	✓

More figures from this statistics

06944: Household income, by type of household. Number of households and median (counties, municipalities, urban districts)

12558: Households, by size of income. Highest value in decile, number and per cent (counties, municipalities)

06947: Persons in privat households with annual after-tax income per consumption unit, below different distances to the median income. EU-scale and OECD-scale (counties, municipalities, urban districts)

→ **See complete overview in Statbank (68)**

About the statistics

Income and wealth statistics for households provide figures for the level, composition, development and distribution of income and wealth. The statistics comprises all monetary income, both taxable and tax-exempt, as well as wealth and debt. The statistics presents the general developments of income and wealth as well as its distribution between household types and other groups.

Definitions



^ Definitions of the main concepts and variables

The concepts presented here are explained according to how they are used in the statistics. These explanations may differ from the common definitions of the concepts.

Household

A household is regarded as all persons who live permanently in the

same dwelling and having common housekeeping. The statistics include only persons in private households. Persons registered as living in institutions are not included.

Student household

A student household is defined as a household where the main income earner is not mainly economically active or in receipt of pensions and benefits, but receives a loan from the State Educational Loan Fund.

Main income earner

The main income earner is the person in the household who has the highest total income before taxes of the income earners in the household. If there is no income earner in the household, the oldest person is defined as the main income earner.

Total income

Total income is the sum of employee, income from self-employment, property income and transfers received. Assessed tax and other negative transfers are not deducted.

After-tax income

After-tax income is calculated as total income minus assessed tax and negative transfers.

Income from work

Income from work is the sum of employee income and net income from self-employment during the calendar year. As of 2006 sickness and parental benefits is not included.

Income from self-employment

Income received in self-employment jobs. It primarily concerns the profit or loss from unincorporated enterprises.

Property income

Property income is the sum of interest received, share dividends received, realized capital gains (or losses) and other property income received during the calendar year.

Taxable transfers

Taxable transfers are the sum of pensions and benefits from the social security scheme, public and private employer provided schemes, unemployment benefits, sickness benefits and other taxable benefits.

Tax-free transfers

Tax-free transfers consist of child benefits, dwelling support, scholarships, social assistance, basic and attendance benefit and more.

Child support received through private agreements is not registered, and therefore not included in the statistics.

Assessed taxes and negative transfers

This comprises income tax and wealth tax to the central government and municipalities. Examples of negative transfers are pension contributions in employment and paid child support managed by public arrangement.

Estimated real capital

Estimated value of properties, buildings and constructions, possessions, etc.

Market value is used for primary and secondary dwellings, commercial properties, forests and farms.

Tax value is used for other real estate and private and commercial moveable property.

Primary dwelling

The dwelling where the address of the owner is registered in the National Population Register is the primary dwelling.

National Population Register at the end of the year. Value is set according to assessed market value. A person can only own one primary dwelling. Farmhouses on farms are not regarded as primary dwellings.

Secondary dwelling

A dwelling that a person owns, which is not the primary dwelling. Value is set according to assessed market value. Cabins and holiday properties are not secondary dwellings.

Estimated gross financial capital

Comprises bank deposits, shares, units of mutual funds, share savings accounts, bonds and other securities.

Prior to 2008, appreciation of shares, mutual funds, primary capital certificates etc. were subject to discounts. In the wealth statistics, tax value was applied. Between 2008 and 2016, discounts were not used, and tax value corresponded to market value. From 2017, discounts in the appreciation values were once again used in the taxation of financial wealth. In the wealth statistics, however, tax values have been adjusted upwards so that the appreciation used in the wealth statistics corresponds to market or sales value.

Estimated gross wealth

Sum of estimated real capital and gross financial capital.

Debt

Comprises debt to creditors and share of debt for owners in Building Societies. From 2017, market value of debt is used, including appreciation discounts used in the taxation of debt. Prior to 2017, market value and taxable value of debt were the same.

From 2017 and on the sum of debt was subject to a reduction before subtracting the debt from the wealth estimation when assessing taxation of wealth.

In the Income and wealth statistics for households, the sum of debt

before any possible reduction is used in the definition of wealth.

Unsecured debt contains debt with both interest-bearing and non-interest-bearing balances. Data on unsecured debt are only available from the income year 2019 and on. The size of the unsecured debt is calculated according to data from Gjeldsregisteret AS as of December 31st in the income year.

Estimated net wealth

Estimated gross wealth minus debt.

Median income

Median income is the exact income amount that splits a distribution in two equally sized groups, when income is sorted ascending (or descending). The number of persons with income above the median will be the same as the number of persons with income below the median.

Income per consumption unit (equivalent income)

The needs of a household grow with each additional member but not in a proportional way. Needs for housing space, electricity, etc. will not be three times as high for a household with three members than for a single person, due to economy of scale. With the help of equivalence scales each household type in the population is assigned a value in proportion to its needs. The factors commonly considered to assign these values are the number of persons in the household and whether they are adults or children.

Several equivalents scales exist which are used for different purposes. In the Income and wealth statistics for households, the EU scale is applied (see below).

Consumption units calculated according to the EU scale

This is the 'OECD-modified equivalence scale' which assigns a value of 1 to the household head, of 0.5 to each additional adult member and

1 to the household head, of 0.5 to each additional adult member and of 0.3 to each child under the age of 17.

Consumption units calculated according to the OECD scale

This equivalence scale assigns a value of 1 to the household head, of 0.7 to each additional adult member and of 0.5 to each child under the age of 17.

Low income threshold

The low-income thresholds are defined as a share of median equivalent income after tax. Commonly used shares are 50 or 60 per cent of median income after tax per consumption unit. There is no official low-income threshold in Norway. Statistics Norway calculates different low-income thresholds based on the income level among the total population, and thus is relative to the general income growth and comparable for persons belonging to different household types.

Low-income group

Persons belonging to a household with annual equivalent income below the low-income threshold.

Economically active

A person that has income from employment or self-employment that is greater than twice the Basic Amount of the National Insurance Scheme (so-called "G", or "grunnbeløpet"). For the income year 2010 and earlier, persons with income from employment or self-employment greater than the Minimum Pension for single people were regarded as economically active.

This concept differs from the definition "*Employed persons*" used in other statistics, which defines whether a person is in employment on a certain time.

Single parents

Persons in the household type "mother/father with children aged 0

persons in the household type "mother/father with children aged 0-17 years".

Old-age pensioners

Persons in households where the main income earner, according to the Norwegian Labour and Welfare Administration, receives old age pension from the social security system.

Disability pensioners

Persons in households where the main income earner, according to the Norwegian Labour and Welfare Administration, receives disability pension from the social security system.

Pensioners within the Voluntary Early Retirement Scheme

Persons in households where the main income earner, according to the Norwegian Labour and Welfare Administration, is in early retirement.

Receivers of survivor's benefits

Persons in households where the main income earner, according to the Norwegian Labour and Welfare Administration, receives survivor's benefit (after deceased spouse) from the social security system.

Single pensioner, receiver of the minimum state pension

Persons that according to Statistics Norway's Household Income Statistics belong to a single-person household and are in receipt of a special allowance from the Norwegian Labour and Welfare Administration.

Receivers of work assessment allowance

Persons in households where the main income earner is registered with a longstanding illness. Included are persons in receipt of rehabilitation allowances, persons incapable of full labour force participation, but attend labour market schemes, and others. Up until 2005, persons who were incapable of full labour force participation

but who attended programmes initiated by the National Insurance Scheme (e.g. school and work placements), and persons who were receiving vocational rehabilitation allowances, were not included in the statistics.

Long-term unemployed

Persons in households where the main income earner has been registered as unemployed for 6 consecutive months or more during the year.

People on social assistance

Persons in households where the main income earner has received social assistance at least once during the year.

Singles

Persons who are the only person in a household.

Immigrants

Persons in households where the main income earner is born abroad by two foreign-born parents (first-generation immigrant).

Norwegian-born to immigrant parents

Persons in households where the main income earner is born in Norway by two foreign-born parents.

Refugees

Persons in households where the main income earner is immigrated to Norway for refuge reasons.

Persons with refugee background

Persons in households where the main income earner is immigrated to Norway for refuge reasons or immigrated family members of these.

Age

Age (number of years) at the end of the year

Age (number of years) at the end of the year.

Socioeconomic status

Socioeconomic status is described by type of economic activity (see above). The economically active population, which mainly receive their income from working, is divided into self-employed and employees. If income from self-employment is greater than income from employment, the person is classified as self-employed, and vice versa.

We have the following socio-economic groups:

Working

- Self-employed in agriculture, forestry and fishing
- Self-employed in other industries.
- Employee

Non-working

- Pensioners and National Insurance recipients
- Other non-working

Income sources not included in the income statistics

After-tax income comprises the sum of income from work, property income and transfers, where assessed taxes and negative transfers are deducted. This way of defining income is in accordance with the practical definition recommended in the Canberra report ([United Nations Economic Commission for Europe 2011](#)).

The income statistics cover most of the various monetary income sources. Due to lack of information, the following elements are not included in the statistics although they affect the income level.

- The value of public services, such as public health care and education
- The net value of unpaid domestic services. This include unpaid housework, child care and goods produced for own consumption
- The net value of owner-occupied housing services.
- The net value of services from household consumer durables
- Income withheld from taxation or gained from criminal activities

- Child support received through private agreements
- Rental income when renting out less than 50 per cent of owner-occupied housing
- Municipal subsidy schemes for housing and cash benefits for child care
- Local property taxes are not deducted when estimating after-tax income due to lack of information
- Interest payments are not deducted from after-tax income, although data on this is available. This is done as a rough compensation for not including the value of owner-occupied housing services in the income.

^ **Standard classifications**

Types of household are in accordance with standard classifications.

Administrative information



^ **Name and topic**

Name: Income and wealth statistics for households

Topic: Income and consumption

^ **Next update**

21 December 2022

^ **Responsible division**

Division for Income and social welfare statistics

^ **Regional level**

National level, counties, municipalities and urban districts in the four largest cities.

^ **Frequency and timeliness**

Annually. The statistics are released in the last quarter in the year after the statistical year.

^ International reporting

Income data is used in Eurostat's structural indicators on low income and income distribution. Micro data for selected years is also included in the database Luxembourg Income Study (LIS). Income data is also included in the Nordic publication "Social security in the Nordic countries" by the Nordic social committee, and in OECDs Income Distribution Database.

^ Microdata

Data files with individual income data that have gone through the linkage and statistics files are stored

Background



^ Background and purpose

The purpose of the statistics is to quantify the economic resources the households have available for saving and consumption. This is a basis for information about essential sides of the state and development of living conditions and welfare in the society, such as:

- Types of income and the size of these
- Wealth and debt – sizes and types
- How income and wealth is distributed between households.

This gives an opportunity to measure economic inequality, estimate the extent of low income, rate of debt, economic activity and other conditions, and study how this varies between types of households, population groups, regions etc.

The Income Distribution Survey was conducted annually from 1986 to 2004 based on a representative sample survey. Information on the household composition was collected from various Living Condition Surveys and Household Budget Surveys. Up until 1992, the income data was obtained in the form of paper forms from the local tax

offices. In addition, tax-free transfers were obtained electronically from other government agencies. Beginning with the survey for the 1993 income year, it was possible to obtain all income data from the personal tax return in electronic form. From 2005 we have also established household composition by using registers. This means that we are now able to produce a totally register-based household income statistics

^ **Users and applications**

The main users are the Ministry of Finance, Ministry of Labour and Social Affairs, Ministry of Children and Families, the Norwegian Directorate of Health, the Norwegian Labour and Welfare Administration, local and regional authorities and research institutes in the areas of household economics, tax research and living conditions in general.

The tax model "LOTTE", which is operated by Statistics Norway and is used for simulation of taxes and in tax research is updated annually with data from the Income and wealth statistics for households.

The data sources are very detailed and are therefore capable of providing other arrangements and allocations of statistics than those that are published by Statistics Norway.

^ **Equal treatment of users**

No external users have access to the statistics and analyses before they are published and accessible simultaneously for *all users* on ssb.no at 8 *am*. Prior to this, a minimum of three months' advance notice is given in the [Statistics Release Calendar](#). This is one of Statistics Norway's key principles for ensuring that [all users are treated equally](#).

^ **Coherence with other statistics**

Tax statistics for personal tax payers is an important data source for the statistics on income and wealth for households. The tax statistics include data from all the records in the tax return and is obtained for

all persons residing in the country. The statistics have been available as total census based on registers from the year 1993 and on.

^ **Legal authority**

Statistics Act of June 21, 2019 §10.

^ **EEA reference**

None

Production



^ **Population**

All persons residing in Norway and resident in a private household as of 31st December of the income year.

From 2013, residents studying abroad are also excluded from the households.

The totally register-based income statistics as of 2004 is a total census. Households are derived at after performing certain adjustments to the formal households (formal address according to the National Population Register). These adjustments include omitting people living in institutions and moving students, that no longer reside with their parents, to single person households. Surveys suggest that less than 10 per cent of the students in Norway actually live at home. In addition, other administrative sources are used to identify more cohabitating couples that belong to the same household.

^ **Data sources and sampling**

Income data is received by linking different administrative registers

and statistical data sources for the whole population as of 31st of

and statistical data sources for the whole population as of 31st of December of the income year. Income and biographical data is collected from the following sources:

- Data from tax returns (wages and salaries, self-employment income, pensions etc.)
- The Tax Register (taxes)
- The a-ordning (unemployment benefit, various tax-free transfers)
- Norwegian Labour and Welfare Administration (family allowances, basic and additional amounts, cash benefit etc.)
- KOSTRA (social assistance)
- State Educational Loan Fund (loans to students, scholarships)
- Education statistics and household statistics from Statistics Norway (highest level of completed education etc.)
- Sample survey in the period 1986-2004. From 2004 totally census-based.

^ **Collection of data, editing and estimations**

Data are collected from various administrative registers.

Consistency controls are undertaken by comparing information from different sources.

The population of the Income Distribution Survey (1986-2004) was weighted by the use of a calibration program. This method of estimation permits the population to show the same aggregates familiar from the register statistics (for the population) for selected variables. This applies to the different personal incomes and net wealth.

^ **Seasonal adjustment**

Not relevant

^ **Confidentiality**

Application and storage of data follow the requirements given in the Statistics act to ensure that sensitive information is not improperly disclosed.

If a variable is classified so that it contains fewer than 11

If a variable is classified so that it contains fewer than 11 observations, numbers are not published for this classification.

^ **Comparability over time and space**

The Income and wealth statistics has gone through several significant changes through the years. This is due to changes in the income concept, as a result of changes in the tax system and access to new income components from registers.

The estimation of household wealth has also changed over the years, according to changing tax rules and available data and methods for estimating market value for various wealth components. From 2010 and on, for example, Statistics Norway has been able to estimate market value for primary and secondary dwellings in Norway.

Accuracy and reliability



^ **Sources of error and uncertainty**

Some data collection and processing errors are unavoidable. These include coding errors, revision errors, data processing errors, etc. Comprehensive efforts have been made to minimize these errors, and we regard these types of errors to be relatively insignificant.

Sources of error and uncertainty before 2005

From and including the income year 2005, these statistics are based on a total census and will not be affected by variance and bias. For previous years with survey-based statistics, the following is of relevance:

All sample surveys are subject to a certain amount of uncertainty. In general; the fewer observations the more uncertain the results. Results based on less than 20 observations are therefore not published.

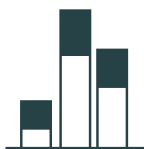
Groups based on relatively few observations will be very strongly influenced by extreme observations, i.e. observations that deviate

greatly from the average. In this statistics, extreme observations in most cases are included, but an attempt has been made to reduce the effect of such observations by adjustments (reduction) of the household weights.

Bias can occur when the distribution between certain groups in the sample is not the same as the corresponding distribution in the total population. Sample bias of this type can occur through non-response. Most of the data for the Income Distribution Survey was obtained from administrative registers. Non-response is not a problem for this part of the material. The household composition was based on interviews, where there will always be non-response. Non-response is adjusted by replacing household data with data on family composition from registers.

^ Revision

Not relevant



Find more figures in Statbank

Statistics

Tax for personal tax payers

The statistics for personal taxpayers give an overview of taxable income.



Poverty-related problems, survey on living conditions

The statistics cover poverty-related problems for different groups in the Norwegian population, such as financial difficulties and social and material deprivation. The data is based on the Survey on living conditions EU-SILC.



Income, self-employed

The survey shows the effect of the tax system on self-employed persons



[Show all](#)

Other websites

[Eurostat: Income and living conditions](#)

[OECD Income Distribution Database \(IDD\): Gini, poverty, income, Methods and Concepts](#)

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